

Health and Human Services Agency Data Center
Electronic Benefits Transfer Project

There are six major processes in the EBT system.

1. **Account Setup and Maintenance:** After the county has determined that a client is eligible to receive benefits, a file will be sent to the EBT system. The EBT system adds or updates client account information in its database. The EBT system also keeps an ongoing record of account activity.
2. **Card Issuance and PIN Selection:** Each recipient head of household, designated adult household member, and/or authorized representative or protective payee will be issued an individual EBT card with a unique Primary Account Number (PAN) and Personal Identification Number (PIN).
3. **Transaction Processing:** When a recipient uses the EBT card at a retail store or financial institution an electronic transaction is sent to the EBT processor. The EBT processor validates the retailer identification number, PAN, PIN, and benefit amount available, and authorizes or denies the transaction request. A transaction record is created and the account is debited if the transaction is approved. The cardholder receives a receipt with the new account balance.
4. **Settlement and Reconciliation:** Each day, the EBT processor requests reimbursement from the Federal Reserve Bank (for FSP benefits) or the county treasurer (for cash benefits) for payments made to retailers for goods and services provided to recipients. The EBT processor reconciles all accounts daily and provides reconciliation information to the appropriate parties
5. **Report Generation:** The EBT system provides a variety of daily and monthly reports to the counties and the state, including financial audit, administrative support, account aging, security, fraud, customer service, and system performance reports. Most reports will be provided electronically with the ability to print if needed.
6. **Customer Service:** The EBT processor will operate a customer service center available 24 hours per day, seven days per week. Via an automated response unit and live customer service operators, recipients will be able to check available benefit balances, deactivate a lost or stolen card, inquire about transaction history, and obtain other EBT information. A separate customer service telephone number will provide information and services to participating retailers.